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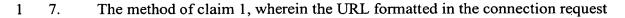
CLAIMS

What is claimed is:

1	1.	A method of linking a web based account to a phone based account over the world
2	wide v	web (WWW), the method comprising:

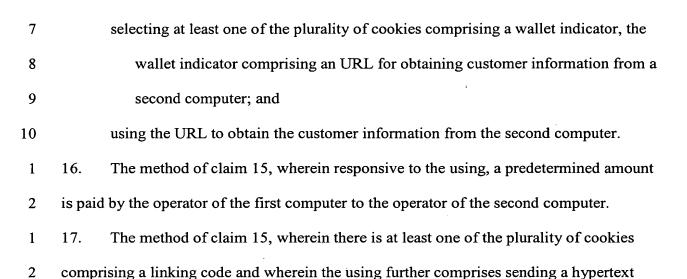
receiving a connection request from a first computer on a second comp	uter, the
connection request formatted as a uniform resource locator (URL),	the URL
further specifying a linking code and a return location, the linking c	ode
corresponding to an identifier provided by a third computer to the fi	rst
computer and identifying the web based account on the third compu	ıter;
responsive to one or more messages between the first computer and the	second
computer, identifying the phone based account; and	
storing the linking code in the phone based account as a cookie.	

- The method of claim 1, wherein the return location comprises a URL, the method further comprising sending a message from the second computer to the first computer, the message instructing the first computer to send a connection request to a computer identified by the URL in the return location.
- 1 3. The method of claim 1, wherein the method occurs entirely in response to a single action.
- 1 4. The method of claim 3, wherein the single action comprises a mouse click.
- 1 5. The method of claim 1, wherein the first computer comprises a computer operated
- 2 by an individual and the second computer operated by a legal entity that supports access to
- 3 the phone based account for the individual via a telephone interface.
- 1 6. The method of claim 1, wherein the second computer and third computer are operated by different legal entities.



- 2 further includes a wallet indicator, the wallet indicator provided by the third computer and
- 3 indicating that the third computer will share commerce related information relating to the
- 4 web account with the second computer.
- 1 8. The method of claim 1, wherein the return location comprises a URL and the
- 2 cookie is stored in the phone based account with a predetermined name, the value of the
- 3 linking code and the domain of the return location.
- 1 9. A method of accessing a web based account over a telephone interface using
- 2 telephone identifying information and a first computer, the method comprising:
- identifying a phone account using the first computer and the telephone identifying
- 4 information;
- selecting a state associated with the phone account using the first computer, the
- 6 state comprising a plurality of cookies; and
- 7 automatically providing a subset of the plurality of cookies to the application using
- 8 the first computer, the providing responsive to receiving a request over the
- 9 telephone interface to initiate an application on a second computer, wherein the
- 10 subset of the plurality of cookies includes at least one cookie including a
- linking code, the linking code identifying a web account to the second
- 12 computer.
 - 1 10. The method of claim 9, wherein the automatically providing occurs over a
- 2 communication channel encrypted according to one or more of a secure sockets layer
- 3 (SSL) protocol and a transport layer security (TLS) protocol.
- 1 11. The method of claim 9, further comprising automatically removing the at least one
- 2 cookie including the linking code from the plurality of cookies after the automatically
- 3 providing.

1	12. The method of claim 9, wherein responsive to receiving the at least one cookie	
2	including the linking code, the application capable of accessing information associated	
3	with the related web account.	
1	13. The method of claim 9, wherein subsequent to receiving the at least one cookie	
2	including the linking code, the application receives a string, the string corresponding to	
3	single key DTMF sequence of a password for the related web account, and wherein the	
4	application capable of accessing information associated with the related web account using	
5	the string.	
1	14. An apparatus for linking a web based account to a phone based account over the	
2	world wide web (WWW), the apparatus comprising:	
3	means for receiving a connection request from a first computer, the connection	
4	request formatted as a uniform resource locator (URL), the URL further	
5	specifying a linking code and a return location, the linking code corresponding	
6	to an identifier provided by a third computer to the first computer and	
7	identifying the web based account on the third computer;	
8	means for communicating with the first computer to identify the phone based	
9	account; and	
10	means for storing the linking code in the phone based account as a cookie.	
1	15. A method of obtaining a customer information over a telephone interface using	
2	telephone identifying information and a first computer, the method comprising:	
3	identifying a phone account using the first computer and the telephone identifying	
4	information;	
5	selecting a state associated with the phone account using the first computer, the	
6	state comprising a plurality of cookies:	



4 back the customer information.